

## Real Estate &amp; Corporate Financing

<b>Unutilisation fee</b>	1% p.a. charged on the undrawn portion of the loan.
<b>Processing fee</b>	1% (minimum EUR 2,500) varies by project risk/transaction complexity.
<b>Annual review/Renewal fee</b>	0.10% p.a. of outstanding loan facility on each annual review/minimum EUR 500.
<b>Loan extension fee</b>	0.3% to 0.4% flat, minimum EUR 1,000.
<b>Quarterly site visits</b>	EUR 250.
<b>Security Item release fee</b>	EUR 100 per item of security released (applicable for each individual release eg. life insurance, pledge on shares etc) Not applicable to guarantees and other undertakings.
<b>Guarantees in favour of Malta Govt. Entities</b>	0.5% per annum or part thereof minimum EUR 200 to Planning Authority or other government entities for the purpose of corporate finance transaction.
<b>Advising of Irregularities</b>	EUR 50.
<b>Loan late payment</b>	EUR 50 per calendar week following one month grace period.

## Architect Valuation Fees

<b>Valuation Tiers</b>	<b>Fee Payable</b>
Up to EUR 500,000	EUR 750
EUR 500,001 to EUR 1,000,000	EUR 1,000
EUR 1,000,001 to EUR 1,500,000	EUR 1,500
EUR 1,500,001 to EUR 2,000,000	EUR 2,000
EUR 2,000,001 to EUR 2,500,000	EUR 2,500
EUR 2,500,001 and over	EUR 2,500 + 0.04% on the remainder

*Valuation amounts are based on end value. All other architect out-of-pocket expenses in connection with periodic property market value assessment, regulatory monitoring or similar period reviews shall be borne by the borrowing client. The same schedule of fees shall apply to any mandatory architect revaluation on property held as collateral in relation to the loan granted by the Bank.*

## Real Estate Finance

## Legal Fees

Contract Tiers	Contract Loan Amount	Fee Payable
	Up to EUR 500,000	0.4% (minimum EUR 1,500)
	EUR 500,001 to EUR 1,000,000	0.3%
	EUR 1,000,001 to EUR 3,000,000	0.25%
	EUR 3,000,001 and over	0.2%

## Other Legal Fees

Waiver fee	EUR 100 per waiver collected upon issuance of waiver letter.
Security Item Release	EUR 100
Postponement/Cancellation	EUR 100
Conservation of Privilege	EUR 100 plus any out-of pocket expenses
Facility Amendment Fee	EUR 250
Updating of Searches	EUR 250

*Architect and legal fees may vary depending on the nature and complexity of the facility. The facility letter shall take precedence.*

Remittances/SEPA transfers	Outward Remittances Charges	Fee (EUR)
	Intra-account transfers	Free
	Issuance of Draft	EUR 4.00
	SEPA Payments	EUR 4.00
	Incoming Remittance Charges	
	Euro Payments including SEPA	Free

## Important Information

This Real Estate Finance Tariff of Charges will be effective as from 1<sup>st</sup> April 2026 and should be read in conjunction with FIMBank's Standard Tariff of Charges and General Terms and Conditions of Business. Charges and fees may change at the sole discretion of the Bank or the regulator. FIMBank will endeavour to notify clients with any revisions to this Real Estate Finance Tariff of Charges in advance. This Real Estate Finance Tariff of Charges applies to standard real estate finance transactions. Higher and/or additional charges may apply to certain transactions including complex transactions that are required to be processed urgently and transactions that involve products and arrangements that are not referred to in this document. Furthermore, this Tariff of Charges will apply should no other tariff of charges be communicated separately. For details on applicable fees, customers can contact FIMBank at [info@fimbank.com](mailto:info@fimbank.com).

## FIMBank plc

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FIMBank plc is regulated by the Malta Financial Services Authority and is listed on the Malta Stock Exchange. The Bank is licensed to undertake the business of banking in terms of the Banking Act 1994 (Cap. 371).